

**Information to identify the case:**

Debtor 1	<u>Linda E. Rivera</u>	Social Security number or ITIN	xxx-xx-4771
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-20172-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda E. Rivera

5/24/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Linda E. Rivera  
Debtor

Case No. 18-20172-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 24, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2021:**

Recip ID	Recipient Name and Address
db	Linda E. Rivera, 1409 Longboat Ave, Beachwood, NJ 08722-4305
517541247	Frank Rivera, 1409 Longboat Ave, Beachwood, NJ 08722-4305
517541253	Navient Dept. of Edu. Loan Servicing, PO Box 963, Wilkes Barre, PA 18703-0963
517581287	+ Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517541256	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
517579898	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 24 2021 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 24 2021 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517678370	+ EDI: PHINAMERI.COM	May 25 2021 00:28:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
517541242	EDI: RMSC.COM	May 25 2021 00:28:00	American Eagle, PO Box 530942, Atlanta, GA 30353-0942
517541243	EDI: RMSC.COM	May 25 2021 00:28:00	Ashley Furniture, PO Box 960061, Orlando, FL 32896-0061
517541244	EDI: CITICORP.COM	May 25 2021 00:28:00	Best Buy, PO Box 78009, Phoenix, AZ 85062-8009
517642126	EDI: BL-BECKET.COM	May 25 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517541245	Email/Text: ebn@rwjbh.org	May 24 2021 20:48:00	Community Medical Center, PO Box 903, Oceanport, NJ 07757-0903
517541246	EDI: WFNNB.COM	May 25 2021 00:28:00	Forever 21, PO Box 659820, San Antonio, TX 78265-9120
517541248	EDI: PHINAMERI.COM	May 25 2021 00:28:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
517541249	EDI: WFNNB.COM	May 25 2021 00:28:00	HSN, PO Box 659707, San Antonio, TX 78265-9707
517541250	EDI: RMSC.COM	May 25 2021 00:28:00	JCPenney, PO Box 960090, Orlando, FL 32896-0090
517541251	Email/Text: PBNCNotifications@peritussservices.com	May 24 2021 20:46:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
517660294	Email/Text: camanagement@mtb.com	May 24 2021 20:47:00	M&T Bank, PO BOX 840, Buffalo, NY 14240
517541252	Email/Text: camanagement@mtb.com	May 24 2021 20:47:00	M&T Bank, PO Box 1288, Buffalo, NY

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			14240-1288
517819708	EDI: NAVIENTFKASMSERV.COM	May 25 2021 00:28:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517541254	EDI: RMSC.COM	May 25 2021 00:28:00	Old Navy, PO Box 965005, Orlando, FL 32896-5005
517653359	EDI: PRA.COM	May 25 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Ashley Homestore, POB 41067, Norfolk VA 23541
517541255	EDI: RMSC.COM	May 25 2021 00:28:00	QVC, PO Box 530905, Atlanta, GA 30353-0905
517653645	EDI: Q3G.COM	May 25 2021 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517653643	EDI: Q3G.COM	May 25 2021 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517541831	+ EDI: RMSC.COM	May 25 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517541257	EDI: RMSC.COM	May 25 2021 00:28:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
517541259	EDI: TDBANKNORTH.COM	May 25 2021 00:28:00	TD Bank, PO Box 84037, Columbus, GA 31908-4037
517657484	+ Email/Text: bncmail@w-legal.com	May 24 2021 20:48:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517541258	EDI: WTRRN BANK.COM	May 25 2021 00:28:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
517541260	EDI: WFNNB.COM	May 25 2021 00:28:00	Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728
517541261	EDI: RMSC.COM	May 25 2021 00:28:00	Walmart, PO Box 960024, Orlando, FL 32896-0024
517658614	EDI: ECAST.COM	May 25 2021 00:28:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518654050	*+	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Form ID: 3180W

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kurt E. Reinheimer	on behalf of Debtor Linda E. Rivera kerrein66@comcast.net G1659@notify.cincompass.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4